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REORGANIZATION OF THE

# United States Shipbuilding Co.

To the Holders of First Mortgage Sinking Fund Gold Bonds and Collateral and Mortgage Bonds of the United States Shipbuilding Company:

The holders of over 80 per cent, of the outstand-The holders of over 80 per cent. of the outstanding issue of the First Mortgage Slaking Fund Gold
Bonds and the holders of all of the Collateral and
Mortgage (Bethlehem) Bonds of the United States
Shipbuilding Company, having duly assented to
the Modifications of the original Plan and Agreement of Reorganization of May 25, 1903, filed with
the Depositary February 4, 1904, the said Modifications and the original Plan and Agreement as so modified are hereby declared effective and binding.
Further deposits will be received by the OITY
TRUST COMPANY OF NEW YORK, as Depositary, until March 10th, 1904, after which date deposits will only be received in the discretion of the Reorganization Committee and upon such conons as the Committee may determine.

Dated March 2, 1904. GEORGE R. SHELDON, Chairman. CHARLES S. FAIRCHILD, JOHN E. BORNE,

PLINY FISK,
CHARLES W. WETMORE,
MAX NATHAN,
Reorganization Committee.
WM. NELSON CROMWELL,
Of Counsel to the Committee. ELIHU ROOT.

Counsel to the Syndicate Managers.
WALTER W. LEE, Secretary,
No. 36 Wall Street, New York City.

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THE FINANCIAL SITUATION.

The stock market in the last few days has been torpid though not weak, in this last respect presenting a more favorable appearance than in the time immediately preceding. If the large cash reserves of the banks do not as yet tempt either investment or speculative buying of securities, they at least allow individuals who are forced to carry stocks to do so easily; and the underwriting and other syndicates whose operations remain compulsorily unclosed because there is no market for the wares they have bought find, to use a mercantile phrase, that they are still comfortably enabled to keep their goods on the shelves. There has been this year a more general recognition than usual of the peculiar uncertainties that in the late winter months attend financial and business concerns. It is a time when the yearly settlements have been concluded, yet when the call for money incident to the spring season is approaching, when developments as to the season's crops are looked for and the outturn of the last harvest is fully known, and when because of the usually unpleasant weather conditions in the North many leading financiers and professional speculators take a Southern holiday. This year the absenteeism from Wall Street has been pronounced; and anxiety as to the outcome of the Northern Securities case, the shadow of the Presidential contest, and fears as to the general effect of the war in the Orient act as special causes making for restraint in all ventures of a financial nature. Underlying all these is the now demonstrated fact that, however great may be the supply of funds apparently available for any and all puroses, the investment money of the country has been temporarily used up. The bond market tells the story of the situation far nore plainly than do the dealings in shares of stock. There is very little demand for old bonds, and new bonds must be offered so as to yield a large interest if they are to be sold. The money in circulation keeps piling up, being now almost \$31 per capita, far and away the largest ever known in the history of the country. Why, there fore, the "conservatism of capital," which refuses to purchase good securities save it a price level extremely low? There may be many reasons for the

phenomenon, but three at least must occur to every calm and ordinarily well informed observer of financial affairs. First, a lesire on the part of possessors of capital for more complete information regarding the borrowing of railroad and other corporations, in other words, knowledge as to when the borrowing is to cease. Second, uncertainty as to the extent to which the creation of new securities the world over has offset the increase in the supply of the world's standard circulating medium. And third, doubt as to whether the reaction in business in this country is or is not yet in full tide. There are critics who declare, contrary to the ordinarily accepted view, that our trouble now is this very largeness of the money supply and that if our country's currency circulation were reduced we would be much better off. The low rates for the use of money on call and for time periods, coupled with a public unwillingness to actually invest funds, proves, it is asserted, that we are in the aftermath of a period of inflation and that a reduction of the redundant currency is the restorative we need. Leaving this subject for the experts in high finance to wrangle over, it is clear that the present abundance of money has stopped all the beneficial agitation for the elision of many of the obsolete features of our present currency system. All hope of currency legislation in Congress has been abandoned for an indefinite period. The improper basis upon which our currency now rests has been emphatically shown lately by the increase of our circulation at a time when there is absolutely no need for it, just as on other occasions the circulation has been, perforce, decreased when there were the greatest business reasons why it Acting President.

ASH. JOHN J. MITCHELL should have been enlarged. Resting upon Government bonds, as our bank circul tion does, its quantity is contracted or in creased as the prices of these bonds rise or fall. Just now prices of Government bonds have fallen, and this has allowed the national banks to utilize Government bonds to a greater extent than usual for the purpose of increasing the quantity of circulat-

ing notes bearing a bank name. Of matters vitally or even essentially affecting the market last week there was none. Speculative sentiment as a rule favored the idea that the market ought to do better because it has displayed such firmness under so many repeated shocks, this resistance usually resulting in a market somewhat oversold. Also, the period of depression has lasted as long as it generally does according to the "swing" theory, and should be succeeded by a movement in the opposite direction. Professional traders, therefore, though they were for the most part leaving the market entirely alone, were more inclined to buy stocks than to sell them. The week's war news was of small consequence. There was no change in the Eastern or Western railway rate disturbance, but there was the usual collection of small bank failures and more or less severe train wreckings, of which the news budget of the last few months has been so full. Further borrowing of money on a 5 per cent. basis was announced by the New York Central, Illinois Central Chicago, Burlington and Quincy, and New York, New Haven and Hartford railroads and it is stated that some of the borrowing was in pursuance of an arrangement to engage the use of funds at this high rate for a much longer period than is commonly supposed. There was little letting up in the adverse weather conditions that have affected all business unfavorably. The January net earnings of a large number of reporting railroads show a decrease as compared with January last year of 26 per cent.; February earnings will be, it is supposed, fully as bad, and the present month does not start out any better. The delayed freight will move some time, of course, and in great volume, so that much of this diminution of railway profit is only apparent; but the money spent by the railroads in extraordinary expenses incurred through the cold weather is a loss pure and simple and will probably result, so far as the trunk lines at least are concerned, in wiping out for the fiscal year the gain in net revenues made in the first half of the period. News from the winter wheat belt has not been encouraging, although, as all know, winter wheat is a hardy plant, and unless it can be shown that the grain has been actually winter killed-an event that rarely happens these days-prospects for an average crop of

winter wheat cannot be said to be bad. Note can be taken at no better time than the present of the progress that is making in the great readjustment in our country of agricultural and industrial conditions. In the two decades between 1880 and 1900 -to be exact, in the first seventeen years of this period-the overproduction here and throughout the world of all the commodities raised on farms made the lot of agriculturists hard. The price of farm products, that is to say, in the main of cotton and foodstuffs, including live stock, fell to such low figures that the farming industry became almost worthless as a source of profit and only afforded

The farmers, burdened very generally by load of debt incurred in the purchase of and at the high valuation resulting from the inflation which attended and followed the civil war, had the land taken from them n many instances by mortgage foreclosures and were as a rule forced down to a very incomfortable state of existence. Yet all this was of immense benefit to the workers n factories, to the dwellers in cities, and in a broad sense to the country at large. It served as a mighty stimulus to a tendency already, for other reasons, strong, that drove people from the farms to the cities, where heir chief means of employment was in the workshops. It provided for all these people an abundance of cheap food; so that t was in all ways enormously encouraging to the industrial development of the In time, of course, the sad condition of the farmers reacted upon the cities. The trade of the cities fell off because buyers in the farming sections were few. The business life of the country was threatened by an agitation against corporate wealth begun by the agricultural population, which only represented the madness of penury and of physical and moral misery. Just at the critical pass between peace and revoluion the balance which had been rising so ong on one side of the economic scales began to fall; its sister balance began to rise; and the movement is still proceeding. Production of foodstuffs, of cotton and of farm products is larger than ever, but consumption, urged on by the hothouse growth of the urban population, has more than overtaken it, so that a great and substantial norease in the values of these articles has aken place. Moreover, the vast quantity of people in the cities require each year not simply a greater supply of food, but a larger expenditure for all comforts and necessities, for schoolhouses, hospitals, subway systems, great bridges and tunnel constructions; and this in turn has made axes rise. In nine out of ten cities throughout the country to-day these taxes are inreasing, rents are moving upward, and the reneral cost of living is greater than it ever was before; while at the same time, owing o the natural check arising upon over industrial production, wages remain stationary and show if anything a tendency to decrease. It is the farmers' and planters' turn to grow rich and for manufacturing enterprises to be conducted on less favorable terms. How will it end? No such parallel hardship among industrial workers s probable as that which reached its climax mong the farmers in the scenes of 1896; because there has been no such great overproduction of manufactured articles as here was of farm products, and because he present high price of foodstuffs has to some extent been brought about by speculation which will, in time, subside. The essened consumption of farm products owing to their high cost will also react upon hose who produce these articles, as the troubles of the farmers reacted previously ipon the industrial world. Two conclusions, however, seem inevitable. First, that every effort should be bent toward enarging foreign markets for our manuactures, since with these articles, unlike farm products, save cotton, domestic consumption is less than domestic supply. Second, the obvious effort of nature at present is to force people out of the overprowded shops and cities and back once nore to the farms, so that more intensive nethods of agriculture will be practical

poor livelihood to those engaged in it

han now prevail. DANIEL F. KELLOGG. FINANCIAL AND COMMERCIAL.

RAILROAD AND OTHER BONDS.					
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6 Adams Ex. 48.10114		10134	+116	11214	101
3 Am Dk & I 5s. 111% 20 Am H & L6s. 81	7734	11114	- 14	8114	70
8 Ann Ar 1st 4s. 9214	92	9254		9314	92
257 AT&SF4s100	9956	9954		10016	87%
24 A T & S Fad4s 88% 85 A T & S F ad	8734	8814	+ 14	90	0126
45 std 881/2	8814	8934	- 36	8934	8734
94 Atl C Line 4s 9234 58 B & O 4s1011/2	91	10114	+ 1/4	102	91 1001
21 B & O 814s 9314	93	98	+ 16	9514	9236
54 B&O S-W 3148 8814	88	8834	+ 14	89	8714
8 By & 7Avisten11314 4 Bkn City 1st10814	10814	10814	+114	11314	11214
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10 Bkl U Gas 1st.11814	11314		+ 14	114	11236
2 Buf R & P 5s 114 4 Buf & Sus 4s 9814	9814	9814	- 13	11614	9796
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28 Cent Ga 2d inc 28% 50 Cent Pac 1st. 98	9714	9714	1	32 10136	9714
9 Cent Pac 314s 8414	8412	8414		8514	84
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1 L&N, So Mon col 48...... 9134 9134 19134 92 10 Manhat'n 48..10396 10396 + 36 104

2 M&StLPac ex1201 1201 1201

21 NY Gas El L H & P 5s .... 1071 107 107 184 NY Gas El L H&P48.... 91 9016 91 + 16 9354 90 17 NYO&W 48... 10136 101 - 101 - 34 40354 101 1 PCC&StL41/48 ser A....., 110 110 110 + 1/4 110 1091/4 

| 126 U S Steel a 105 7274 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1775 | 1

8 WestShore 4s.108% 1081/2 1081/2 1081/2 12 W Sh, 4s, reg. 1071/4 107 1071/4 14 1081/4 107 9 West Un 8s. 107 1081/4 107 1071/4 1071/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1081/4 1

8 Wh&LE on 48 8694 8694 \*8694 9 Wis Cen 4s... 8914 89 89 Total sales of bonds, \$6,921,000. \* Ex interest. | † Seller 20 days flat.

RATLROAD AND OTHER SHARES. 5514 56 900 Allis Chalmers pf... 56 55540 Amal. Copper..... 4796 2320 Am. Car & F...... 2014 2290 Am. Car & F. pf .... 7114 100 Am. Hide & Leather 4 1300 Am. Smelting pf. \*128 246 Am. Snuff pf. 300 Am. Sugar pf. . 100 Am. Woollen 100 Am Woollen of 42628 Atch., T. & S. Fe. 1592 A., T. & S. Fe pf. 6514 89 7414 29480 Baltimore & Ohio. 483 Bal. & Ohio pf. 53430 Brooklyn R. T.

354 Brunswick Co... 154 Buf., R. & P .... .11814 11814 7220 Canadian Pacific...114 1255 Ches. & Ohlo 800 Chi. & Alton pf. . 2115 Chl. & Northwest . 164% 16214 16214 210 Chi. & North. pf....210 840 Chi. G't Western... 15 230 Chi. G. W. pf. (A) ... 70 54902 Chi., Mil. & St. Pauli8934 3970 Chi. Terminal. . 6350 Chi. Terminal pf. .. 2186 21 800 Chi. Union Trac. . . 514 700 Chi. Union Tract pf .81 200 C. C. C. & St. L. 7614 30. 1234 1674 55 2434 191. 19174 3930 Col. Southern. 1400 Col. South. 1st pf... 5514 1610 Col. South. 2d pf. 2434 1144 Commercial Cable. 191 9570 Consolidated Gas. . 19434 1614 68 185 262-1894 6594 28 1416 68 154 262 1856 6596 28 75 6116 100 D., L. & W....... 262 600 Den. & Rio Gr..... 19 890 Den. & Rio Gr. pf. 66

100 Des M. & F. D. 200 Detroit Gas.... 400 Det. United Ry. 1110 Det. Southern 2530 Det. Southern pf., 19 544 Distillers' Securit's 24 500 D., S. S. & A. pf.... 121/2 4110 Erle 2d pf. 200 Gen. Chem. Co... 4314 1100 Gen. Electric .... 16214 1100 Gen. Electric ..... 16214 150 Hocking Valley pf. 80 300 Int. Paper. 500 Iowa Central.

2254 6214 8834

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15

11336

796 + 36 62 + 1 6016 + 36 2636 - 196

796

100 Iowa Central pf... 34½ 200 Kan. City So. pf. 32 100 Knick. Ice pf.... 55 200 Lake Erie & W.... 27 6180 Louis. & Nash. 3525 Met. St. Ry ..... 800 Met. Securities. 40393 Mexican Central. 12% 1660 M., St. P. & S. S. M. 62 2210 Mo..Kan.& Tex ... 100 Mo. Kan & Tex. . . . 15% 22920 Missouri Pacific . . . . 89 100 Nash. Chat& St.L . . 10414 1755 Nat. Biscuit.

7410 N. Y. Central. 2120 N.Y. N.H. & H. 100 North Am. Co. . . . 8260 Ontario & W. 100 Pacific Coast 2d pf.. 6114 6134 6134 25 2634 11234 11234 129358 Penn. R. R. 100 R. R. Securities ... 9012 12160 R'y Steel Spring.... 1200 R'y Steel Spring pf.

400 Republic Steel .

490 Rep. Steel pf. . . . 19780 Reading.. . . . .

316 Reading 1st pf...

26575 Southern Pacific... 4434 5500 Southern Railway . 1914 650 Southern R'way pf. 80 350 Tenn. Coal & Iron. 35% 500 Texas Pacific..... 23 500 Tol., St. L. & W'n . . 2414 5900 Tol., St. L. & W.pf . 35 1000 Twin City R. T. . . . 88 46197 Union Pacific . . . . . 7414 484 Union Pacific pf. . . 87 300 Union Ry. Inv. 200 Union Ry. Inv. pf. . 44% 345 U. S. Cast Iron Pipe 814 200 U. S. C. I. Pipe pf. . 41% 295 United States Ex.. 103 1550 U.S. Real. & Con... 7 1550 U. S. Real. & Con. . . . 754 1892 U. S. Real. & Con pf 5214 2515 U. S. Rubber . . . . . 18 1630 U. S. Rubber pf . . . . 4894 14344 U.S. Steel . . . 43670 U.S. Steel pf . 43570 U. S. Steel pf . . . . 56% 3255 Va. -Carolina Chem 811/2 280 Wheel, & L. E. 2d pf 25 1000 Wisconsin Central. 18½ 17½ 18 1800 Wisconsin Cen. pf. 42 30 4 Total sales of stocks, 037,000 shares. \*Ex dividend. †Ex rights. THE OUTSIDE MARKET. Transactions in the market for the week we ing. est. 10395 American Can . . . . 4 13925 American Can, pfd . . 3454

20 Am. Chicle, pfd ..... 80 5-32 3-16 5-32 3-16 900 Bay State Gas..... 800 British C. Cop. 40 Bor. Con. Mk. pfd... 200 Buff. Gas ... 626 B. U. Gas rts. . 500 Camden Land. 100 Con. Lake Sup.... 400 Con. R. R. L. & R. 300 Cot. Oll & F. pfd... 3041 Del & Hud. rts. . . . . . 210 Elec. Boat. 8250 Gold Hill Cop. 28 Interborough R. T. . . 103 103 200 Int. Met. Mar. 850 Int. Salt . 50 Lawyers' Title ... 5000 Mon. & B. Cop.

816 Seaboard A. L. 850 Seaboard A. L. pfd. . . 15 107 Standard Oll. 120 Tonopah M.... 1500 Union Copper

# N.Y. Security & Trust Co.

CAPITAL . . \$1,000,000

CHARLES S. FAIRCHILD, President.

ZELAH VAN LOAN, Asst. Secretary.
JAMES E. KEELER, 2d Asst. Secrty. TRUSTEES.

Charles S. Fairchild, Frank W. Stearns, Edmund D. Randolph, James J. Hill, George W. Perkins, Abram M. Hyatt, Stuart G. Nelson, James Stillman. John G. McCullough, Charles M. Schwab. B. Aymar Sands, John W. Sterling, John A. McCall, Frank Tilford.

E. Parmalee Prentice. This company is authorized to act as Executor Trustee, Administrator, Guardian, Agent, Receiver Registrar and Transfer Agent.

# CENTRAL REALTY BOND TRUST COMPANY

59-65 LIBERTY ST., NEW YORK. Capital ..... \$2,000,000.00 Surplus & Undivided Profits 7,350,150.56

check and transacts all Trust Company business. HENRY MORGENTHAU, President.

HUGH J. GRANT, T. STALLKNECHT, Vice-Pres. 2d Vice-Pres W. J. B. MILLS. ERNEST EHRMANN. Treasurer. Secretary DIRECTORS.

Wm. H. McIntyre, Michael Coleman, G. G. Haven, E. W. Coggeshall, Henry O. Havemeyer, Ernest Ehrmann, Henry Morgenthau.

JOHN I. WATERBURY, President. JOHN KEAN, Vice-AMOS T. FRENCH, Presidents. W. N. Duane, 3d Vice-Pres. and Treas. The Manhattan Trust Company receives deposits

BANKERS AND CORRESPONDENTS. NEW YORK BOSTON

Sales. 19300 Rock Island.... 2810 Rock Island pf. 3662 Rubber Goods.... CARROLL SANGERS SANGER 200 Sloss-Sheffield. 107 Sloss-Sheffield pf. 156 St.Jo& G I.1st pf. 15hn St I. AS F 2d pr 110 St. Louis S't'w'n ... 14 1150 St. Louis S't'w'n pf 31%

.61474 627 61474 625

1000 Int. Mer. Mar. 41/28. . . 80 5000 New Amst. Gas 5s . . 1057 80000 Seaboard A. L. n 5s . . 77

TRUST COMPANIES.

SURPLUS . ., 4,000,000

OSBORN W. BRIGHT. Vice-Pres. L. CARROLL ROOT, 3d Vice-Pres. ALEXANDER S. WEBB, JR., Secretary.

Woodbury Langdon, Osborn W. Bright, James A. Blair,

Receives deposits subject to check, allowing inter-est on daily balances

# Chamber of Commerce Building

Allows interest on deposits subject to

Frederic P. Olcott, Frederic Cromwell, James Stillman, Anthony N. Brady, James N. Jarvie. James H. Post, E. W. Coggesha Augustus D. Juilliard, Hugh J. Grant,

# Manhattan Trust Co. WALL ST., COT, NASSAU, NEW YORK.

bearing interest and subject to cheque, payable through the New York Clearing House.

Chase Nat'l Bank. Old Colony Trust Co.

PHILIP S. BABCOCK, Trust OmcerTRUSTEES:
Daniel O'Day,
Percival Kunne,
Frank Curtiss,
Vernon H. Brown,
Seth M. Milliken,
Geo. Edward Ide. L. C. Dessar, Geo. Warren Smith, John S. Dickerson, James W. Tappin, Geo. W. Quintard.

FIDELITY TRUST COMPANY

NEWARK, N. J.

Capital, Surplus and Undivided Profits

THE TRUST CO. OF AMERICA,

149 Broadway, New York

(NORTHWEST CORNER LIBERTY STREET.)

Capital, Surplus and Undivided Profits - \$5,574,850.38

Allows interest on Daily Balances subject to check and on

Acts as Trustee, Receiver, Committee, Executor, Guardian,

Administrator, Assignee, Registrar, Transfer and Fiscal Agent.

DIRECTORS:

COLONIAL TRUST COMPANY

St. Paul Building. 222 Broadway, New York.

Capital, Surplus & Undivided Profits, \$2,400,000

Transacts a General Trust and Banking Business.

Allows Interest on Daily Balances.

JOHN E. BORNE, President.

RICHARD DELAFIELD, CORD MEYER, JAMES W. TAPPIN, Vice-Presidenta
ARPAD S. GROSSMAN, Treasurr, EDMUND L. JUDSON, Secretary.
PHILIP S. BABCOCK, Trust Officer.

You are invited to keep your checking accounts with this Company.

Henry O. Havemeyer. Anson R. Flower, Lowell M. Palmer. John E. Borne, Richard Delafield,

Certificates of Deposit.

Interest allowed and credited monthly. Special rate on certificates of deposit based on amounts and maturities.

Special arrangements with clients depositing funds for investments in mortgages.

TITLE GUARANTEE ANDTRUST COMPANY CAPITALANS \$8,500,000 146 Broadway, New York.

175 Reinsen Street, Brooklyn. Manuf're Branch, 198 Montague St., B'klyn.



NEW TORK.
35% FIFTH AVE.
66 BROADWAY.
100 WEST 125TH STREET.
3D AVE. & 145TH STREET.

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HARLEM BRANCH: BRONX BRANCH: JOHN BAMBEY, Manager.

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FINANCIAL.

\$3,000,000 TEMPORARY

CERTIFICATES OF INDEBTEDNESS

OF THE GOVERNMENT OF THE PHILIPPINE ISLANDS.

Pobruary 20, 1904.

By direction of the Secretary of War, and on behalf of the Government of the Philippine Islands, the Bureau of Insular Affairs of the War, and on behalf of the Government of the Philippine Islands, the Bureau of Insular Affairs of the War Department invites bids for \$3,000,000 of the Umporary certificates of indebtedness of the Government of the Philippine Islands. These certificates are Issued under authority conferred by section 6 of the act of Congress entitled "An act to establish a standard of value and to provide for a coinage system in the Philippine Islands," and under the proviso thereof authorizing the sale of temporary certificates of Indebtedness to the extent of a sum not exceeding \$3,000,000 at any one time, to be used as a continuing credit for the purchase of silver buillion for Philippine coinage.

The first \$3,000,000 issue of Philippine temporary certificates of indebtedness to provide funds for the purchase of buillion matures May 1, 1904, on which date they will be retired, and this announced issue will continue the credit above authorized.

The certificates will be issued in coupon form in the denomination of \$1,000. They will be dated May 1, 1904, bearing interest at the rate of 4 per cent, per annum, payable quarterly, and will be redeemable in one year after date of issue in gold coin of the United States at the office of the Guaranty Trust Company of New York in New York City.

The Secretary of the Treasury authorizes the statement that these certificates of indebt edness will be at once accepted at parby the Treasury Department as security for deposits of the public money of the United States in national banks in substitution for State. municipal or Philippine bonds and certificates of indebtedness now held to secure such deposits; and in substitution for United States in mational banks in substitution for Cities on condition that the Government bonds thus released be used as security for additional circulation whenever in the Judgment of the scretary of the Treasu

Secretary of the Treasury it is desirable to stimulate an increase in national bank circulation.

Subscriptions will be payable upon notification of acceptance by this office at the office of the GUARANTY TRUST COMPANY of New York, as depositary for insular funds, in checks or bank drafts made payable in said city and delivery of certificates will be made by said Trust Company.

The Secretary of War reserves the right to reject any, or all bids.

Each bid must be accompanied by certified check of 1 per cent, of the face value of the certificates bid for as a guarantee, such check to be returned after the making of the award.

Responsible subscribers offering the highest and most advantageous premium will be those accepted up to the amount of \$3,000,000 as offered.

No special blanks are required on which to submit bids, but the envelopes containing them should be clearly marked "BIDS FOR SUBSCRIPTIONS FOR PHILIPPINE TEMPORARY CERTIFICATES OF INDEBTEDNESS," and addresset to "THE BUREAU OF INSULAR AFFAIRS.

WAR DEPARTMENT, WASHINGTON, D. C."

The opening of the bids will begin at 2:30 P. M. on April 15, 1904, and none will be accepted after that time.

CLARENCE R. EDWARDS.

CLARENCE R. EDWARDS.
Colone' U. S. Army, Chief of Bureau

DIVIDENDS AND INTEREST.

THE DELAWARE & HUDSON COMPANY. A quarterly dividend of ONE AND THREF-QUARTERS (194%) PER CENT. on the capital stock of this Company will be paid at the office of the Company, 21 Cortlandt Street, in this city, on and after Tuesday, March 15, 1904. The trans-fer books will be closed from the close of business to-day until the morning of Wednesday, Marca 16, 1904. By order of the Board of Managers, CHARLES A. WALKER, Treasurer.

Office of
The Laclede Gas Light Company.
30 Broad Street, New York, March 4, 1904.
The regular semi annual dividend of TWO PER
CENT, on the COMMON STOCK of this Company
has been declared, payable by cheque on March
15, 1804, to Stockholders of record at the closing
of the Transfer Books on Thursday, March 10,
1904, at twelve o'clock noon.
The Transfer Books will remain closed until
Wednesday, March 16, 1904, at twelve o'clock noon.
C. W. WETMORE, President.

CHICAGO, MILWAUKEE & ST. PAUL RAU WAY COMPANY. WAY COMPANY.

Notice is hereby given that there has been declared a dividend of three dollars and fifty cent a share on the preferred stock, and a dividen of three dollars and fifty cents a share on the common stock of this company, payable on the 22n of April, 1904, at the office of the company, 80 Broas Street, in the City of New York, to stockholder of record at close of business on the 24th of March 1904.

ROSWELL MILLER, Chairman of the Board.